WHERE TO START...

90 DAY COMMITMENT!

The CAPITALChoice 90 Day system is to ensure your career at CCFG gets off to a Fast Start. This book will help guide you through your studying, exam and licensing process, finding prospects, learning how to sell, and finding recruits to build your business and team.
Letter from the CEO & President

WELCOME TO THE TEAM:

Congratulations on making a decision to change your life. By joining the CCFG Team you have decided you want to help others change their financial future as well as your own. I truly feel that CAPITALChoice is the GREATEST business OPPORTUNITY in America today.

At CAPITALChoice we provide a real, honest, UNLIMITED Opportunity for GOOD people to BUILD their own business. The most important component of the CCFG opportunity is our MISSION to Help Consumers to have a BETTER FINANCIAL FUTURE. We believe in the concept of EDUCATING families and individuals on how to protect against loss of income during working years and how to help to save and invest for the future. We believe in giving you an UNLIMITED OPPORTUNITY to build a team of your own to help as many people as possible.

We hope The Fast Trak will help you get started on building your business. Please keep in mind this is not going to teach you everything you need to know, nor is it going to give you all the answers. It is meant to assist you in your training process. The best knowledge comes from experience. The experience you will gain by learning from your field trainer and ultimately running your own business.

We will provide you with every tool possible to win, but we cannot do it for you. Remember this is your business and your responsibility.

YOUR FUTURE! YOUR CHOICE!

Dick Kinnard
CEO & President
KEYS TO BUILDING A SUCCESSFUL BUSINESS

**BE PASSIONATE ABOUT OUR MISSION:**
- FEEL GOOD ABOUT WHAT WE DO AND WHAT WE STAND FOR
- GET OTHERS (RECRUITS AND CLIENTS) TO FEEL THE SAME WAY

**BUILD A TEAM:**
- YOU CAN ONLY HELP SO MANY PEOPLE BY YOURSELF
- OVERRIDE COMMISSIONS FROM YOUR TEAM BUILDS SECURE INCOME

**BELIEVE IN YOURSELF:**
- MAKE A COMMITMENT TO YOURSELF TO BE SUCCESSFUL
- SET OBTAINABLE GOALS AND WORK HARD TO ACHIEVE THEM

**DEVELOP A GAME PLAN:**
- FIND EXAMPLES OF SUCCESS AND STUDY HOW THEY ARE SUCCEEDING
- INITIATE SUCCESSFUL STRATEGIES RATHER THAN CREATING YOUR OWN (DON'T REINVENT THE WHEEL)
KEYS TO BUILDING A SUCCESSFUL BUSINESS

DO IT AGAIN AND AGAIN AND AGAIN AND AGAIN:

- Implement your game plan and do not detour from it
- Duplicate your game plan with prospective clients and potential new teammates

LEAD BY EXAMPLE:

- Develop a team with an identity and a tradition
- Treat teammates and clients as you would want to be treated

DREAM AND DREAM BIG:

- Be a visionary
- Build the business of your dreams
# Table of Contents:

**Week 1**

- Complete Registration: ................................................................. 7
- Sign up for State Life & Health Pre-licensing Curriculum: ......................... 8
- Sign up for State Life & Health Pre-licensing Curriculum Cont: ...................... 9
- Your Warm Market List (Top 25): .................................................... 10
- Memory Jogger: ............................................................................ 11
- My Warm Market List: ..................................................................... 12
- My Warm Market List: ..................................................................... 13
- My Warm Market List: ..................................................................... 14
- My Warm Market List: ..................................................................... 15
- My Warm Market List: ..................................................................... 16
- My Warm Market List: ..................................................................... 17
- My Top 25 List: ............................................................................... 18
- Ideal Candidate Selection: ............................................................... 19
- Ideal Candidate Selection Cont: ....................................................... 20
- Ideal Candidate Selection Cont: ....................................................... 21
- Ideal Candidate Selection Cont: ....................................................... 22
- Ideal Candidate Selection Cont: ....................................................... 23
- Setup Field Training Schedule: ........................................................ 24
- Reimbursement Program: ................................................................. 25

**Week 2**

- Associate Website & CC Email: ..................................................... 26
- Continue Studying Pre-licensing Material: .......................................... 27
- Set up Meetings From Top 25 List: .................................................. 28
- Set up Meetings From Top 25 List Cont: ......................................... 29
- **NEW APPOINTMENT CALL SCRIPT:** ..................................... 30
- Third Party Referrals: ..................................................................... 31
- **FUTURE BUSINESS PARTNER SCRIPT:** .................................. 32
- **FUTURE CLIENT SCRIPT:** .......................................................... 33
- Referral Sheet: ............................................................................... 34
- Attend Weekly Communication Event With Team: .................................. 35
- Review and Watch Online Training Videos: ....................................... 36
- The DIME Method: ........................................................................ 37
Chapter 6: Week 3
Set up Life & Health Insurance Exam: ................................................................. 36
Continue to Study and Complete Pre-license Materials: .................................... 36
Continue Meetings From Top 25 List: ................................................................. 37
Attend Weekly Communication Event With Team: .............................................. 37
Review and Watch Online Training Videos: ....................................................... 37

Chapter 7: Week 4
Take and Pass Your Life & Health Insurance Exam: .......................................... 39
File a Copy of Your License With CCFG: ......................................................... 39
Continue Meetings From Top 25 List: ............................................................... 39
Attend Weekly Communication Event With Team: .............................................. 39
Review and Watch Online Training Videos: ....................................................... 39

Chapter 8: Week 5
Get Life Appointed: ......................................................................................... 40
Set up and Getting Started: .............................................................................. 42
Get Annuity & Long Term Care Appointed: ..................................................... 43
Selling and Recruiting: .................................................................................... 43
Recruiting: .................................................................................................. 44
Magic of “The Power Of 3”: ........................................................................ 45
Set up Meetings From Top 25 List: ................................................................. 46
Attend Weekly Communication Event With Team: ............................................ 47
Review and Watch Online Training Videos: ....................................................... 47

Chapter 9: Week 6
Market Your Business: ..................................................................................... 48
Promotional Programs: ..................................................................................... 49
Promotional Programs Cont: ............................................................................ 50, 51
Bonus Programs: ............................................................................................ 52
Bonus Programs Cont: ....................................................................................... 53
Bonus Programs Cont: ....................................................................................... 54
Bonus Programs Cont: ....................................................................................... 55
Bonus Programs Cont: ....................................................................................... 56
Bonus Programs Cont: ....................................................................................... 57
Life Insurance Fast Start Bonus Tracker: ......................................................... 58
Selling and Recruiting: ........................................................................................................ 59
Recruiting: ........................................................................................................................ 59
Attend Weekly Communication Event With Team: ............................................................ 59
Review and Watch Online Training Videos: ................................................................. 59

Week 7 ................................................................................................................................ 60
New Team Member Licensing And Registration: ............................................................. 61
Selling and Recruiting: ....................................................................................................... 61
Recruiting: ................................................................................................................................ 61
Attend Weekly Communication Event With Team: ............................................................ 61
Review and Watch Online Training Videos: ................................................................. 61

Week 8 ................................................................................................................................ 62
Building Your One Page Game Plan: ............................................................................... 63
Building Your One Page Game Plan Cont: ........................................................................ 64
New Team Member Fast Trak Training: ........................................................................... 65
Selling and Recruiting: ....................................................................................................... 65
Recruiting: ................................................................................................................................ 65
Attend Weekly Communication Event With Team: ............................................................ 65
Review and Watch Online Training Videos: ................................................................. 65

Week 9 - Scorecard .......................................................................................................... 66
New Teammate Tracker: .................................................................................................. 67
Week 10 Scorecard: ........................................................................................................... 68
Week 11 Scorecard: ........................................................................................................... 69
Week 12 Scorecard: ........................................................................................................... 70

Congratulations! You Are On Your Way: ....................................................................... 71
## WEEK 1 – TO DO’s

<table>
<thead>
<tr>
<th>Get Registered</th>
<th>Date</th>
<th>AGT/MGR</th>
<th>Initials</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete all registration paperwork via the link here (the process will take about 15 minutes)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="https://capitalchoice.hierarchybuilder.com/signup">https://capitalchoice.hierarchybuilder.com/signup</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pay registration fee</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Start Licensing Enrollment/Process</th>
<th>Date</th>
<th>AGT/MGR</th>
<th>Initials</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enroll in pre-licensing class through ExamFX or Kaplan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How to enroll with ExamFX:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ExamFX link: <a href="http://www.examfx.com">www.examfx.com</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How to enroll with Kaplan: Kaplan link:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.kfeducation.com/portal">www.kfeducation.com/portal</a></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Set Pre-Licensing Course Completion Date</th>
<th>Date</th>
<th>AGT/MGR</th>
<th>Initials</th>
</tr>
</thead>
<tbody>
<tr>
<td>Should be no more than 3 to 4 weeks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do not take more than a 1 day break</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Prospecting</th>
<th>Date</th>
<th>AGT/MGR</th>
<th>Initials</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create your Warm Market List (Top 25 prospects)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Setup field training schedule with Field Trainer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Go on at least 1 field training appointment (within first 72 hours)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>* Goal is to have at least 3 teammates at the end of 90 days</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reimbursement Program</th>
<th>Date</th>
<th>AGT/MGR</th>
<th>Initials</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete Reimbursement Form</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Notes:

____________________
____________________
____________________
____________________

____________________
____________________
____________________
____________________

____________________
____________________
____________________
____________________

____________________
____________________
____________________
____________________
WEEK 1

COMPLETE REGISTRATION:

- **Enroll** with CAPITALChoice (CC) and pay the registration fee

- As a **new recruit** you will need to complete the online enrollment to be assigned a CCID number
  - If you are a **returning agent** please complete the “All Forms (Below RMD) Registration Kit” located in the Recruiting & Licensing Folder - Forms & Info section of the CAPITALChoice website with your Upline.

- Go to: [https://capitalchoice.hierarchybuilder.com/signup](https://capitalchoice.hierarchybuilder.com/signup) - the process to join CAPITALChoice will take you about 15 minutes. To complete you will need the following:
  - The recruiter code number of the CC Associate that invited you to join the Company. This number is in the following format: cc12345 (the letter “cc” followed by the five numbers). If the number you received has less than five digits, add zeros before the numbers to create five digits. For example cc00005.
  - When you create a new application you will create a password of your choice – make sure to record this.
  - Your SSN
  - Payment for the enrollment fee (payable via Visa or MC) – this fee entitles you to your online training resources, a CC email address, and access to our client data management system. This fee is a contracting fee so there is no refund.
  - Please confirm with your recruiting CC Associate your starting level to avoid delays in your enrollment process. Possible levels are (1) Associate, (2) Marketing Associate, (3) Senior Associate, (4) Associate Marketing Director, (5) Marketing Director. If you are unsure of your level select Level 1 (Associate).

- Your CCID number will allow you to create an account for your associate support site: [https://www.capitalchoice.com/associate-login](https://www.capitalchoice.com/associate-login)
SIGN UP FOR STATE LIFE & HEALTH PRE-LICENSING CURRICULUM:

ExamFX

- Non-licensed agents can sign up with ExamFX or Kaplan to complete their pre-licensing courses.*
- ExamFX Flex Package – Life & Health (inquire online for pricing in your state)
  - The complete online study package PLUS Online Video Instructions, Online Flashcards, and ListenUP! MP3 audio files.
- ExamFX Standard Package – Series 6 & 63 (inquire online for pricing in your state)
  - Instant access to online study materials that include all testable content for the exam, plus Online Video Instruction and Online Flashcards.

How to Enroll with ExamFX if preferred over Kaplan:

- Go to: www.examfx.com
- Click: Sign Up for ExamFX
- Enter: Your hiring manager’s email address if they have created a manager’s account or akinnard@capitalchoicegroup.com to receive your discount
- Click: New Student
- Select: The course you’d like to complete
- Choose: The state in which you intend to get licensed (be sure to read through state req.)
- Select: The product package and agree to terms & conditions
- Enter: Your personal and billing information

ExamFX Course Tips

- When you first login, be sure to explore the course prior to jumping into the content. You’ll notice a “Getting Started Demo” in the top right corner – this is a great tool for familiarizing yourself with the course & content.
- Set up your Virtual Study Calendar to provide you with daily study tasks.
- Read every chapter & pass every chapter quiz. You’ll want to take some light notes on your reading before re-taking a quiz.
- If you get a 70% or greater, move on to the next chapter. After you’ve completed and passed all chapters, move on to the Simulated Exams.
- After completing the Simulated Exam (reflects the state exam), print out/save the breakdown of what areas you missed.
- Use the Focused Review section of your course after completing each Simulated Exam to determine areas of the course that you need to devote more study time. *Be certain to review the areas highlighted in red & yellow before testing again.
- Passing your Simulated Exam will unlock your Guarantee Exam. However, it is highly recommended that you pass the Simulated Exam with an 80% or greater before moving on to the Guarantee Exam. **You only have 2 chances to pass the Guarantee Exam.**
SIGN UP FOR STATE LIFE & HEALTH PRE-LICENSING CURRICULUM CONT:

- Wait until after you have scheduled your state licensing exam to take your Guarantee Exam.
- Continue to study up until test day! Do not take more than a 3 day break.
- Pass the Guarantee Exam with an 80% or greater within 3 days prior to taking the state exam.

Customer Service: 800.586.2253, InstructorSupport@examfx.com or…

Contact Rob Eredini: 913.721.5680, rob.eredini@examfx.com

Kaplan

How to Enroll with Kaplan if preferred over ExamFX:

- Go to: www.kfeducation.com/portal
- In the New User box: Enter portal code: CCFG; Select Create Account; Click Submit
- Enter all required information to create your profile. When selecting a reporting location, choose your RMD, if your RMD is not listed choose the “CAPITALChoice Financial Group” location
- Login to your profile to consent to the Kaplan options
- Once you arrive to the CAPITALChoice portal, click “Order Now” to view and select product options for purchase. Your options will include Securities, Insurance, or Insurance CE. Prices will vary.
- Enter discount code: CCFG when purchasing for 15% discount
- Inquire online for pricing in your State
- Customer Service: 877.761.6150
YOUR WARM MARKET LIST (TOP 25):

While you are working on obtaining a life license you should also be working on creating your market. You probably don’t realize, but you already have a great market to get your business off the ground and running!

Create a Target Prospect List

- Your Prospect List should be a top priority
- From this list you will begin to build your business

Helpful Hints in Developing your Prospect List

1. Don’t be afraid to put someone’s name on your list.

Think about everyone that you know that needs to hear about the CAPITALChoice Opportunity. Think about those around you who need assistance with their personal finances. Resist the tendency to eliminate someone from your list because you think they might be too busy or they might not need help. DON’T MAKE THIS MISTAKE. By not putting their name on your list you are not only eliminating them, but are eliminating possible new teammates, new warm markets, and any referrals that they might be able to produce for you.

2. Use the “Memory Jogger”

The purpose is to “jog” your memory with every quality person you might not think about.

3. “Top 25”

This is it. The 25 people you want to get started with. Pull the Top 25 names from your list that you wish to get started with. Your Field Trainer can help you with this task. Remember they are here to help you and they have the experience. The following are suggested qualifications for your “Top 25 List”:

- 25 years old +
- Married
- Dependent children
- Homeowner
- $40,000+ household income
- Entrepreneurial spirit
- Pattern of success—college, work experience, military service, etc.
- Prior and successful sales experience—retail sales, commission sales, etc.
- Desire to succeed financially—high expectations for annual income
- Stable work history—no more than three positions in the past five years
- Strong communication skills and ability to form new relationships
- Regular involvement in community activities and local organizations
- Computer skills necessary for day-to-day activities—comfortable with technology
- Prospecting Playbook with at least 100 names and a Top 25, which can be verified
MEMORY JOGGER:
Use the list to help you come up with names from your warm market to share the CAPITALChoice Opportunity with as well as a personal financial review.

- Friends
- Parents
- Brothers/Sisters
- Niece/Nephew
- In-laws
- Wife’s Friends
- Husband’s Friends
- Parents’ Friends
- Church Directory
- Minister
- Deacon
- Youth Director
- Church Choir
- Former Church
- Chamber of Commerce
- Recently Laid Off
- Job Hunting
- Co-workers
- Landlord
- Apartment Manager
- Over 40 W/Young Kids
- New Baby
- Single Parent
- Family with Kids
- Owns Business
- In Sales
- Works in Restaurant
- Neighbors
- Former Neighborhood
- Across The Street
- Around the Block
- Soccer League
- Baseball League

- P.T.A
- Y.M.C.A.
- Works Two Jobs
- Baby-sitter
- Ambitious
- Principal
- Coach
- Substitute Teacher
- Policeman
- Fireman
- Real Estate Agent
- Cub Scouts
- Over 60 Works Full-Time
- High School Friends
- College Friends
- Boy Scouts Parents
- Golf with
- Bowl with
- Hunt with
- Fish with
- Tennis with
- Softball with
- Workout with
- Fast Food Manager
- Leaders/Parents
- Girl Scouts Parents
- Enthusiastic
- Ambitious
- Needs More Money
- Aunts
- Uncles
- Cousins

- Pharmacist
- Pharmaceutical Sales
- Nurse
- Dentist
- Banker
- Teller
- Chiropractor
- Travel Agent
- Barber
- Carpenter
- Painter
- Home Builder
- Plumber
- Lawn Maintenance
- Army
- Navy
- Air Force
- Marines
- Car Sales
- Home Appliances Sales
- Cell Phone Sales
- Electronic Sales
- Eat Out With
- Works Nights
- Lions Club
- Kiwanis
- Clothing Store Sales
- Sent You Holiday Cards
- You Sent Holiday Cards
- Spa/Health Club
- Gym/Diet Center
- Fitness Trainer
- Post Office

- Football League
- Basketball League
- Youth Leader Parents
- In Management
- Car Pool
- Integrity
- Noble
- Likable
- Best Personality
- Doctor
- Postman
- Day Care Center
- Social Worker
- Cashier
- Former Co-workers
MY WARM MARKET LIST:

<table>
<thead>
<tr>
<th>Name/Spouse</th>
<th>Address</th>
<th>Phone #</th>
<th>Email</th>
<th>M</th>
<th>K</th>
<th>H</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: M=Married; K=Kids; H=Homeowner; E=Employed
<table>
<thead>
<tr>
<th>Name/Spouse</th>
<th>Address</th>
<th>Phone #</th>
<th>Email</th>
<th>M</th>
<th>K</th>
<th>H</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: M=Married; K=Kids; H=Homeowner; E=Employed
**MY WARM MARKET LIST:**

<table>
<thead>
<tr>
<th>Name/Spouse</th>
<th>Address</th>
<th>Phone #</th>
<th>Email</th>
<th>M</th>
<th>K</th>
<th>H</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: M=Married; K=Kids; H=Homeowner; E=Employed
### MY WARM MARKET LIST:

<table>
<thead>
<tr>
<th>Name/Spouse</th>
<th>Address</th>
<th>Phone #</th>
<th>Email</th>
<th>M</th>
<th>K</th>
<th>H</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: M=Married; K=Kids; H=Homeowner; E=Employed
## MY WARM MARKET LIST:

<table>
<thead>
<tr>
<th>Name/Spouse</th>
<th>Address</th>
<th>Phone #</th>
<th>Email</th>
<th>M</th>
<th>K</th>
<th>H</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: M=Married; K=Kids; H=Homeowner; E=Employed
MY TOP 25 LIST:

<table>
<thead>
<tr>
<th>Name/Spouse</th>
<th>Address</th>
<th>Phone #</th>
<th>Email</th>
<th>M</th>
<th>K</th>
<th>H</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: M=Married; K=Kids; H=Homeowner; E=Employed
IDEAL CANDIDATE SELECTION:

WHO DO YOU KNOW: THIRD PARTY REFERRALS - FUTURE BUSINESS PARTNERS

“You don’t go recruiting and you don’t go selling. You recruit and sell as you go!”

It is vital to your business that you are constantly prospecting. All successful CAPITALChoice businessmen and women have mastered the art of obtaining referrals from satisfied clients. Third Party Referrals will provide you with an endless supply of prospects for future business partners as well as new clients.

WHAT IS IT?
Recruiting and selling through existing clients. A very quick method of determining if a client or someone they know might be interested in our business opportunity.

WHY?
It’s a perfect situation:
- Client likes the product/program
- Client bought you
- Client recognized the need and is either interested, or knows someone who may be interested, in our business…

Your personal interview probably allowed insight into the client’s environment: spouse, home, finances, etc., which are all necessary for proper selection.

WHAT TO SAY:
“My company allows me to wear two hats. One hat allows me to provide personal financial services to people like yourself. The second hat is one of a manager. The company I work with is always looking for sharp, ambitious people, to take a look at going into business for themselves. You might even be interested yourself or may know someone else who would be. Who do you know?”

FUTURE BUSINESS PARTNER:
“I am attempting to grow my business. Do you know of anyone who might be seeking a new business opportunity? I am looking for honest, hard-working people who would love a chance to earn a part-time income in addition to their full-time employment.”

“Do you know anybody who is looking for a career change? Someone who wants their income to be dictated by their work, not someone else. They don’t need previous experience in the financial services industry, just a desire to achieve.”

**Keep in mind that the most important part of seeking referrals is being comfortable in asking. Develop a system that works for you. **
HOW TO HANDLE RECRUITING OBJECTIONS

Whether you are prospecting for new teammates or clients, you will meet objections around every corner. Objections are sometimes just a way of asking for more information. Americans have been programmed to object rather than inquire. Think of objections as “Areas of Concern”. The key is learning how to overcome objections and grow your business.

KEYS TO REMEMBER:
I. Always be prepared for objections
II. Familiarize yourself with common objections
III. Try and always answer questions with a question. Not a statement.
IV. Listen more, talk less

EXPANSION OBJECTIONS:
1. “I do not have any experience in the financial services industry.”
   A. “I am glad you brought that up. Many of the most successful individuals in CAPITALChoice had no prior financial services experience when they got started. (Use an example possibly your own story.) How about we get together one day this week and I can share more with you?”

2. “I don’t like sales. I’m not good a selling.”
   A. “Great!! We don’t train sales people; we train financial educators. We believe by teaching a financial education to people they will be able to make the right decisions about their financial future. We don’t believe in peddling products. We believe in educating the client and providing a service. Why don’t we meet on Wednesday to discuss?”

3. “This sounds great, but I don’t have the time to start something new.”
   A. “I understand. That is one of the great qualities of the CAPITALChoice Opportunity. You can do this business at your own pace. Many of the Company’s top Associates felt the same way until they looked deeper at the opportunity. Why don’t you join me on the Tuesday Expansion Call and hear it for yourself?”

4. “I already have a job.”
   A: “You don’t have to leave your job. The CAPITALChoice Opportunity is a chance for you to enhance your income. Many of our CAPITALChoice businesses Associates are part-time.”
IDEAL CANDIDATE SELECTION CONT:

WHO DO YOU KNOW: THIRD PARTY REFERRALS - FUTURE CLIENTS

“Thank you for allowing me the opportunity to assist you with your personal finances. My business is strictly referral based. Do you know of anyone who might benefit from meeting with me? Do you know of anyone who I can assist like I did you?”

“I am looking to grow my clientele. Do you have any family or friends that might need my help? Would you mind giving me the contact information of those family and friends, who you think I can help?”

HOW TO HANDLE OBJECTIONS

APPOINTMENT OBJECTIONS:

1. “I’m not interested.”
   
   A: “I understand. Many of our existing clients initially had the same reaction until I had a chance to show them the benefits of a personal financial review. Let’s get together and talk. Your personal financial review is complimentary, so what’s the hurt in seeing where you are? What day and time this week fits into your schedule best?”

2. “I need to think about it.”
   
   A: “Maybe I can help. What are the areas of concern that you need more information or clarity on?”

3. “I don’t want to feel obligated.”
   
   A: “Good. Please understand that I am not here to sell you a product. I am here to educate and advise you. Your personal financial review is complimentary and has no obligations tied to it. Why don’t we meet on Tuesday to discuss?”

Who do you want

- Pattern of success - college, work experience, military service, etc.
- Desire to succeed financially - high expectations for annual income.
- Stable work history - no more than three positions in the past five years.
- Earnings of at least $30,000 annual income in most recent job held.
- Strong communication skills and ability to form new relationships.
- Regular involvement in community activities and local organizations.
- Computer skills necessary for day-to-day activities - comfortable with technology.
- Prospecting Playbook with at least 100 names and a Top 20, which can be verified.
- Prior and successful sales experience - retail sales, commission sales, etc.

A successful associate will not necessarily possess all of the characteristics listed. This is merely intended to assist in recruiting and selecting quality candidates.
IDEAL CANDIDATE SELECTION CONT:

Finding who you want

1. Do you know someone who would enjoy the freedom of setting their own hours and schedule?

2. Who do you know who has gone as far as possible in their present work who might entertain a career change?

3. Can you think of someone who has maximized their potential in their current job or career?

4. Can you think of someone whose financial security is based on factors that are beyond their control; for instance, market fluctuations or financial instability within their current company?

5. Are there members of your church, synagogue, lodge, or civic group who are seeking new employment for reasons that are beyond their control?

6. Do you know someone who has recently changed jobs and is now in a position that fails to maximize their full potential?

7. Do you know any outgoing people that are currently working in a position that fails to capitalize on their natural ability to connect with people?

8. Have you come across anyone in the past 6 months that impressed you with their sales, communication, or service skills? (Ex. retail clerk, service vendor, auto sales, rentals, banking, and customer service.)
IDEAL CANDIDATE SELECTION CONT:

Introduction Interview Questions

<table>
<thead>
<tr>
<th>Candidate Name:</th>
<th>Date of Interview:</th>
</tr>
</thead>
</table>

**Thread of Discontent**
- Tell me about yourself.
- Where are you from?
- Where did you go to high school, college?
- What extra-curricular activities did you participate in?

**Self Employed/Salaried**
- Where would you like to live?

**Passion/Energy**
- What are your hobbies?

**Self Image**
- What strengths do you possess that would help you be successful in sales and management?

**Self Analysis**
- What characteristic do you have that you feel needs the most improvement?

**Sales Aptitude**
- What is it about a sales/management career that is attractive to you?

**Career Longevity**
- What is your professional 5-year plan?

**Philosophy**
- What qualities in a person do you admire most?

**Self Analysis**
- Who has had the greatest influence in your life?
- Why?

**Current Career**

**Job Satisfaction**
- What do you like best about your current career?
- What do you like least about your current career?

**Desired Earnings**
- What do you feel you need to earn now?
- Five years from now?
- Ten years from now?
- What type of time commitment do you believe it takes to reach those goals?

**Career Interest**
- What are your reasons for exploring this career?

**Community Involvement**
- Are you involved in any organizations in the community? What is your role?
SETUP FIELD TRAINING SCHEDULE:

It is HIGHLY CRITICAL to your success that you set a joint field training schedule with your Field Trainer while you are in the licensing process. By doing so you will be able to utilize your life insurance license as soon as you have received it. Please circle the best answer for each question below.

- How many days/nights a week can I focus on training?
  - o 1  2  3  4  5  6  7

- What days/nights work best for me and my Trainer?
  - o Mon  Tue  Wed  Thur  Fri  Sat  Sun

- How much time can I/we devote to my training each day and night?
  - o 1hr  2hrs  3hrs  4hrs+

- How many training appointments do I need to attend each week?
  - o 1  2  3  4  5  6  More Than 6

Set high standards for your training! The more specific you are about your training schedule the better you and your Trainer can manage your expectations and growth!

New Teammate: ____________________  Field Trainer: ____________________
REIMBURSEMENT PROGRAM:

New Teammate Reimbursement Program

The CAPITALChoice Financial Group’s New Teammate Reimbursement Program is designed to help you recover a portion of the capital it took for you to get started. The NTRP is strictly between the signatories of this document. It is not an obligation of CAPITALChoice Financial Group or any affiliated companies. In order to qualify for the New Teammate Reimbursement Program you must complete the list below.

1. Complete & submit the CAPITALChoice Financial Group registration pack along with enrollment fee.
2. Successfully complete a minimum of 3 field training sales with Training Teammate.
3. Successfully complete all pre-licensing requirements and pass the state’s Life & Health examination.
4. Become a recognized insurance Associate with your state.
5. Become appointed with CAPITALChoice’s primary life insurance carrier.

Once you have completed the following steps in starting your CAPITALChoice business then I, __________________ will reimburse you, __________________ the following expenses.

1. CAPITALChoice New Teammate Enrollment Fee: $__________
2. Pre-licensing requirements: $__________
3. State Insurance Fee: $__________
4. Appointment Fee w/ Primary Life Carrier: $__________

Total $__________

____________________________   ________________________
Field Trainer                     Date

____________________________   ________________________
New Teammate                     Date

CCFG
Agent Use Only
### WEEK 2 – TO DO’s

<table>
<thead>
<tr>
<th>ASSOCIATE WEBSITE</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Familiarize yourself with your Associate Website  <a href="https://www.capitalchoice.com/associate-login">https://www.capitalchoice.com/associate-login</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Familiarize yourself with your CAPITALChoice email</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PRE-LICENSING PROCESS</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Continue studying pre-license materials</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Do not take more than a 1 day break</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PROSPECTING</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Set-up meetings from your Top 25 List with your Field Trainer (1-2 appointments) <em>Make sure to work on both client appointments and recruiting appointments</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue to work your Warm Market List</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Build Referral Program: obtain a minimum of three future business partners and three future clients</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Recruit an average of at least 1 new teammate each 30 days</em></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TRAINING</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Attend weekly communication event with Team</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Review/watch online training videos</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Review the DIME and DOLLARS Methods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Start familiarizing yourself with Transamerica’s term products</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTES:**

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
WEEK 2

ASSOCIATE WEBSITE & CC EMAIL:

Once you are a CAPITALChoice Associate you will be given a CCID number and access to the Associate Website. This website will supply you with access to all the tools you need to be successful. On the Associate Website you will find product information, the appropriate forms, training tools, company updates, contest standings, etc. You will also be given access to information that will allow you to track your business to make sure that your clients are being helped in a timely manner. Becoming familiar with the Associate Website will enable you to grow and run your business very smoothly.

 CAPITALChoice Associate Website: https://www.capitalchoice.com/associate-login

 If you scroll to the bottom of the Home page you will see “CAPITALChoice Tool Box” under the videos. The information/links here will be very helpful!

 Your CC email is CC plus your 5 digit CCID number Ex: cc12345@capitalchoice.com. This is the email that the CCFG Home Office and Team will use for all emails to you. Make sure to get in the habit of checking this often.

 There are powerful tools on the Associate Website to help you get started with your Prospecting:

  o Live Your Dreams Achieve Success - This piece is designed to assist you in sharing the CAPITALChoice Opportunity with potential new teammates.
  o Your Choice For A Better Financial Future brochure - This piece is designed to assist you when visiting with a client.
  o Internet Marketing through www.capitalchoice.com - You can always send potential teammates as well as clients to the Capital Choice website where they can find information about your company.

CONTINUE STUDYING PRE-LICENSING MATERIAL:

 In the Tool Box of the Associate Website Home page you will see a link to ExamFX Pre-licensing Online Training (PDF). Utilize this to view/watch online training webinars and get other tips.

 In the Tool Box of the Associate Website Home page you will also see a link to Kaplan Pre-licensing & CE (PDF). This will direct you to training materials.
SET UP MEETINGS FROM TOP 25 LIST:

The best way to learn is by experience. When you begin your CAPITALChoice business your Field Trainer will assist you with your first few appointments. After all, they are the one that introduced you to CAPITALChoice, so they have an obligation to help you succeed if you’re willing to work. Refer to “Contacting your Top 25 Suggested Call Script below”.

The Setup:

➤ Set a training schedule with your new business partner/Field Trainer. Attempt to have your training appointments on the same night of each week. This way you and your business partner do not have conflicting schedules (Ex. 7:00 pm Thursday night or 10:00 am Saturday morning).

➤ Use your “Top 25 List” to setup your initial appointments.

➤ Try and have your appointments set within 2-3 days of your initial contact.

➤ If your prospective client is married make sure that the spouse is available for the meeting. Remember you are presenting a financial education and most couples make a joint decision when it comes to finances.

The Appointment:

➤ Know how to dress for your appointment and settings.

➤ Make sure that you and your Field Trainer have had time to go over the background of your prospective client. (Name, Age, Marital Status, Occupation, Children, etc.)

➤ Get to the table! This will create a more professional setting. It will also allow you to use your CCFG approved marketing materials more effectively.

➤ Allow your Field Trainer to conduct the majority of the meeting. You are just getting started. They have the experience. Do give your input throughout the meeting. Remember you are business partners. Do not solicit the sale of a product until you are properly licensed. The training sale must be made by your business partner.

➤ Always be Prospecting!! After you have conducted your financial education presentation, is a great time to ask for referrals. Remember that you are not only prospecting for new clients but for new teammates.

The Review:

➤ Remember this is field “training” not “watching”! Ask questions. Review the meeting with your Field Trainer.

➤ Go through any policies that might have been completed by the prospective client. You have to make sure that they are properly completed and that you understand all information. This is crucial to you being able to conduct appointments by yourself, after you are licensed, as well as train new teammates.

**Most new Associates will need a minimum 3 field training appointments with their Field Trainer before they feel comfortable enough to go on appointments by themselves. Make a least 1 of your field training appointments come from a referral you received. It is very important to remember that even when you are licensed and you no longer need your Field Trainer to assist you on your appointments, they are always available to help you should anything arise that you are unsure of.
SET UP MEETINGS FROM TOP 25 LIST CONT:

Call Script: Contacting Your Top 25:
Once you have developed your Top 25 and reviewed it with your new Field Trainer, it is time to give them a call. It is important to remember the 3 P’s for the Proper Call: Be Positive; Be Prepared; and Be Professional.

NEW APPOINTMENT CALL SCRIPT:
Hello (Top 25 name)
The initial small talk of a phone conversation.

“I wanted to let you know that I have started working with a financial services company. I am really excited about the opportunity, the company, and the services we provide for families. I’m in the beginning stages of my career with CAPITALChoice, but I am hoping you will give me the opportunity to visit with you.”

“if it is ok with you, I would like to bring (Field Trainer name) along with me. He/She is assisting me with my startup and has tons of experience. They will be able to help answer any questions that I am not sure about at this time.”

“Thanks. I really appreciate you allowing (Field Trainer's name) and I to come visit with you. See you then.”

**Remember each prospective client has the potential to be a new teammate. One minute you can be helping them with their family’s financial future and the next minute they might be asking you how to get started with their own CAPITALChoice Opportunity.”
THIRD PARTY REFERRALS:

Script: Third Party Referrals:
It is vital to your business that you are constantly prospecting. All successful CAPITALChoice businessmen and women have mastered the art of obtaining referrals from satisfied clients. Third Party Referrals will provide you with an endless supply of prospects of future business partners as well as new clients.

FUTURE BUSINESS PARTNER SCRIPT:
“I am attempting to grow my business. Do you know of anyone who might be seeking a new business opportunity? I am looking for honest, hard-working people who would love a chance to earn a part-time income in addition to their full-time employment.”

“Do you know anybody who is looking for a career change? Someone who wants their income to be dictated by their work, not someone else. They don’t need previous experience in the financial services industry, just a desire to achieve.”

FUTURE CLIENT SCRIPT:
“Thank you for allowing me the opportunity to assist you with your personal finances. My business is strictly referral based. Do you know of anyone who might benefit from meeting with me? Do you know of anyone who I can assist like I did you?”

“I am looking to grow my clientele. Do you have any family or friends that might need my help? Would you mind giving me the contact information of those family and friends, who you think I can help?”

**Keep in mind that the most important part of seeking referrals is being comfortable in asking. Develop a system that works for you. **
Pay It Forward
Help us help others!

If you value the education received today we ask you to write the names and numbers of your Parents, Siblings, Friends, Co-workers, etc. Your creditability from the referrals will allow us to help your Family and Friends benefit from the financial education you received TODAY.

**Future client referrals**

Full Name: __________________________________________________________
Spouse/Partner Name (if applicable): ________________________________
Phone Number: __________________________ Email: ____________________
Notified that they will be contacted: Y / N

Full Name: __________________________________________________________
Spouse/Partner Name (if applicable): ________________________________
Phone Number: __________________________ Email: ____________________
Notified that they will be contacted: Y / N

Full Name: __________________________________________________________
Spouse/Partner Name (if applicable): ________________________________
Phone Number: __________________________ Email: ____________________
Notified that they will be contacted: Y / N

If you, or someone you know, value education and have a need for full or part-time business income, our company is expanding in this area and we have an excellent Mentoring Program that can assist you in learning the Financial Service business.

**Future business partner referrals**

Full Name: __________________________________________________________
Spouse/Partner Name (if applicable): ________________________________
Phone Number: __________________________ Email: ____________________
Notified that they will be contacted: Y / N

Full Name: __________________________________________________________
Spouse/Partner Name (if applicable): ________________________________
Phone Number: __________________________ Email: ____________________
Notified that they will be contacted: Y / N

Full Name: __________________________________________________________
Spouse/Partner Name (if applicable): ________________________________
Phone Number: __________________________ Email: ____________________
Notified that they will be contacted: Y / N

For Internal Use Only. Not to be distributed to the Public.
CAPITALChoice Financial Services is a network of independent business men and women. Representing various life and health insurance companies. Securities offered through CCF Investments, Inc. A registered broker/dealer. Member FINRA and SIPC.

CCFG
Agent Use Only
ATTEND WEEKLY COMMUNICATION EVENT WITH TEAM:
The best way to learn is from others who have been where you are and are doing what you want to do!

➤ Attend local meetings – either at local places or via the phone/webinars with other CCFG Associates

➤ Organize weekly office meetings with your Field Trainer and other local CCFG Associates

➤ Connect with CCFG Associates via LinkedIn, Facebook and Social Media to watch for notifications of calls and/or meetings organized by other Teams and Associates

REVIEW AND WATCH ONLINE TRAINING VIDEOS:
The CCFG Associate Website offers many training tips including videos.

➤ Transamerica – Agent Training: located under the CAPITALChoice ToolBox. This document includes links to several videos which include product overview, how to complete an application, how to run a quote, and so much more.

➤ Webinar & Presentation Library Folder: Located under the main menu on the left hand side of the Associate Website.

The DIME Method
This is a simple method to assist you in educating your prospective clients on their need for term life insurance. It helps to calculate the immediate cash needs as well as the amount of income that will need to be replaced over a certain number of years.

The DOLLARS Method
The goal of the DOLLARS Presentation is to stimulate interest in your client’s retirement. Many Americans have depended on their Employers and the Government to plan their financial future and the dismal results are staggering. The DOLLARS Method involves questions that will motivate your client to start planning now for their financial future.
THE DIME METHOD:

Your greatest asset is your ability to earn income!
A simple formula to illustrate your life insurance needs is the DIME:

Name & Date: __________________________

Do you currently own a Life Insurance policy? YES / NO

If yes, please list: Type ___________; Face Value ___________; Monthly Premium ___________

Debt:
1. How much money would your family need to pay off your outstanding debt and final expenses? $_________

Income:
2. How much money would your family need to replace your income for 10 years? $_________

Mortgage:
3. How much money would your family need to pay off your existing mortgage balance? $_________

Education:
4. How much money would your family need to pay for a college education for each of your children? The average cost of a four year education is $75,000*. $_________

Total Lump Sum Needed $_________

Less Current Liquid Assets $_________

Lump Sum Needed $_________

*Trends in Higher Education Series - Trends In College Pricing 2014-15: Collegeboard.org. Total average cost includes tuition & fees ($9,139.00), and room & boarding ($9,804.00)

CAPITALChoice Financial Services, Inc. is a network of independent business men and women representing various life and health insurance companies. Home Office 1041 Founders Row Greensboro, Georgia 30642. 706-453-1995

In California: CAPITALChoice Financial and Insurance Services. In Massachusetts: CAPITALChoice Financial Services Insurance Agency, Inc. Not available in New York. Not available in all states. Offered by Dick Kinnard agent in: AL, AZ, AR, AK, CA (#0C40072), CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN (#1N20162192), MO, MS, MT, NC, ND, NV, NE, NH, NJ, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX (965397), UT, VT, VA, WA, WI, WY, and WV.

FOR AGENT USE ONLY
THE DOLLARS METHOD:

**Dollars Worksheet**

Name & Date: ____________________  Age: _______
Partner Name: ____________________ Age: _______

**Destination:** Goal to be debt & mortgage free, have multiple streams of guaranteed lifetime income, ability to pay for increased healthcare costs, a plan for long term care expenses. ENJOY A LONG HAPPY RETIREMENT

**Obstacles**
1. How much Debt do you owe?  Personal Debt $__________  Mortgage $__________
2. How much is in your Emergency Fund  $__________

**Lifetime Income**
3. How much Social Security will you receive at age… 62 _____ 67 _____ 70 _____
4. Do you have a “Plan B” Pension YES/NO  Annuities YES/NO
5. If yes, how much INCOME will you receive?  Pension $__________  Annuities $__________
6. How much guaranteed lifetime income would you like when you retire?  $__________

**Long Term Care**
7. Do you have a Long Term Care Plan?  YES/NO
8. If yes, what are the long term care benefits that you will receive from the policy?  $__________

**Assets:** What Savings and Investments do you currently have?

<table>
<thead>
<tr>
<th>NAME:</th>
<th>PARTNER:</th>
</tr>
</thead>
<tbody>
<tr>
<td>CASH</td>
<td>CASH</td>
</tr>
<tr>
<td>SAVINGS</td>
<td>SAVINGS</td>
</tr>
<tr>
<td>CD’s</td>
<td>CD’s</td>
</tr>
<tr>
<td>401(k)</td>
<td>401(k)</td>
</tr>
<tr>
<td>IRA</td>
<td>IRA</td>
</tr>
<tr>
<td>ANNUITIES</td>
<td>ANNUITIES</td>
</tr>
<tr>
<td>OTHER</td>
<td>OTHER</td>
</tr>
</tbody>
</table>

9. Do you contribute to an IRA?  YES/NO  What is the monthly contribution? $__________

**Recap & Next Steps:** Would you now like to receive specific recommendations that you can use to help you achieve your Retirement Goals?  YES/NO

**Supplemental Retirement Income:** If there was a Business Opportunity to supplement your retirement income working a few hours a week helping your family and friends and their friends learn the Rules of the Money Game, would you want me to tell you more about it or keep it a secret?  YES/NO

**DATE OF NEXT APPOINTMENT:** ________________  **TIME:** ________________

*Guarantees are based on the claims-paying ability of the issuing insurance company

CAPITALChoice Financial Services, Inc. is a network of independent business men and women representing various life and health insurance companies Home Office 1041 Founders Row Greensboro, Georgia 30642. 706-453-1995

In California: CAPITALChoice Financial and Insurance Services. In Massachusetts: CAPITALChoice Financial Services Insurance Agency, Inc. Not available in New York. Not available in all states. Offered by Dick Kinnard agent in: AL, AZ, AR, AK, CA (#OC40072), CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN (#1N20162192), MO, MS, MT, NC, ND, NV, NE, NH, NJ, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX (965397), UT, VT, VA, WA, WI, WY, and WV.  **FOR AGENT USE ONLY**
<table>
<thead>
<tr>
<th>WEEK 3 – TO DO’s</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>SET UP LIFE INSURANCE &amp; HEALTH INSURANCE EXAM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Schedule a date for your insurance exam</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PRE-LICENSING</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue studying &amp; complete pre-license materials</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Take practice/exit exams</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PROSPECTING</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Set up meetings from your Top 25 List with your Field Trainer (1-2 appointments) *Make sure to work on both client appointments and recruiting appointments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue to work your Warm Market List</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue to build Referral Program: obtain a minimum of three future business partners and three future clients</td>
<td></td>
<td></td>
</tr>
<tr>
<td>*Recruit an average of at least 1 new teammate each 30 days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TRAINING</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Attend weekly communication event with Team</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue familiarizing yourself with Transamerica’s term products</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Review/watch online training videos through Associate Website</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NOTES: 
__________________________________________________________
__________________________________________________________
__________________________________________________________
__________________________________________________________
__________________________________________________________
__________________________________________________________
__________________________________________________________
__________________________________________________________
WEEK 3

SET UP LIFE & HEALTH INSURANCE EXAM:

Schedule a date for your life insurance state license exam -
http://www.naic.org/state_web_map.htm

There is a fee to schedule, and you’ll want to do this within 4 weeks of obtaining your CCID. You will need to pass this in order to help families and start earning commissions!

Pass the exam with a 70% or above.

CONTINUE TO STUDY AND COMPLETE PRE-LICENSE MATERIALS:

In the Tool Box on the Associate Website Home page you will see a link to ExamFX Pre-licensing Online Training (PDF). Utilize this to view/watch online training webinars and get other tips.

In the Tool Box of the Associate Website Home page you will also see a link to Kaplan Pre-licensing & CE (PDF). This will direct you to training materials.
CONTINUE MEETINGS FROM TOP 25 LIST:
Are you on track to have a new teammate in your first 30 days?!

The more training appointments you can do with your Field Trainer the more confident you will feel when the time comes to go on a meeting/appointment by yourself. Remember to be trained in both future client appointments as well as future business partner appointments.

The Setup:

- Set a training schedule with your Field Trainer. Attempt to have your training appointments on the same night of each week. This way you and your Field Trainer do not have conflicting schedules (Ex. 7:00 pm Thursday night or 10:00 am Saturday morning).

- Use your “Top 25 List” to set up your initial appointments.

- Try and have your appointments set within 2-3 days of your initial contact.

- If your prospective client is married make sure that the spouse is available for the meeting. Remember you are presenting a financial education and most couples make a joint decision when it comes to finances.

- *Keeping a planner will help to be consistent with your training appointments

ATTEND WEEKLY COMMUNICATION EVENT WITH TEAM:
The best way to learn is from others who have been where you are and are doing what you want to do!

- Attend local meetings – either at local places or via the phone/webinars with other CCFG Associates

- Organize weekly office meetings with your Field Trainer and other local CCFG Associates

- Connect with CCFG Associates via LinkedIn, Facebook and Social Media to watch for notifications of calls and/or meetings organized by other Teams and Associates

REVIEW AND WATCH ONLINE TRAINING VIDEOS:
The CCFG Associate Website offers many training tips including videos.

- Transamerica – Agent Training: located under the CAPITALChoice Toolbox. This document includes links to several videos which include product overview, how to complete an application, how to run a quote, and so much more.

- Webinar & Presentation Library Folder: Located under the main menu on the left hand side of the Associate Website.
WEEK 4 – TO DO’s

<table>
<thead>
<tr>
<th>EXAMS</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Take and pass your Life &amp; Health Insurance Exam</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LICENSED</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Contact your State Insurance Department to obtain your license</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PROSPECTING</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Set up meetings from your Top 25 List with your Field Trainer (1-2 appointments) *Make sure to work on both client appointments and recruiting appointments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue to work your Warm Market List</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue to build Referral Program: obtain a minimum of three future business partners and three future clients</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Appointment with referral client!</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Have at least one new teammate!</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TRAINING</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Attend weekly communication event with Team</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue familiarizing yourself with Transamerica’s term products</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Review/watch online training videos</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NOTES:

________________________________________________________

________________________________________________________

________________________________________________________

________________________________________________________
WEEK 4

TAKE AND PASS YOUR LIFE & HEALTH INSURANCE EXAMS:

- Pass the exam with a 70% or above
- Submit state required application to obtain your license. Link to state insurance website: http://www.naic.org/state_web_map.htm

FILE A COPY OF YOUR LICENSE WITH CCFG:

- A copy of your new agent license needs to be emailed to Licensing@capitalchoicegroup.com or faxed to 706-453-7939 as soon as you receive it and in order to start getting appointed.
- Contact Capital Choice Licensing Department at 706.453.1995 or licensing@capitalchoicegroup.com with any questions.

CONTINUE MEETINGS FROM TOP 25 LIST:
You are approaching your first 30 days, do you (or are you on track) to have at least ONE new teammate?!

*Make sure you are helping your new teammate(s) through the Fast Trak process, with a HUGE help from your Field Trainer as well.

ATTEND WEEKLY COMMUNICATION EVENT WITH TEAM:
The best way to learn is from others who have been where you are and are doing what you want to do!

- Attend local meetings – either at local places or via the phone/webinars with other CCFG Associates
- Organize weekly office meetings with your Field Trainer and other local CCFG Associates
- Connect with CCFG Associates via LinkedIn, Facebook and Social Media to watch for notifications of calls and/or meetings organized by other Teams and Associates

REVIEW AND WATCH ONLINE TRAINING VIDEOS:
The CCFG Associate Website offers many training tips including videos.

- Transamerica – Agent Training: located under the CAPITALChoice ToolBox. This document includes links to several videos which include product overview, how to complete an application, how to run a quote and so much more.
- Webinar & Presentation Library Folder: Located under the main menu on the left hand side of the Associate Website.
## WEEK 5 – TO DO’s

<table>
<thead>
<tr>
<th>LIFE APPOINTMENT</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once you receive your license complete Transamerica online appointment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Submit a copy of your license to the CC Home Office</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### TRANSAMERICA GETTING STARTED/LOG-IN SETUP

- Obtain your Agent Net Info (ANI) login credentials
- Familiarize yourself with ANI
- Download and watch ANI Brainsharks
- Register for an iGO system login

### ANNUITY AND LTC APPOINTMENT

- Register online for Asset Wealth Management (AWM) appointment

### SELLING

- Continue to work your Warm Market List with Field Trainer
- Continue to build Referral Program: **obtain a minimum of three future business partners and three future clients**
- Set client referral appointment.

### RECRUITING

- Have at least one new teammate!
- Set up Field Training with YOUR new team members and your Trainer, using your new teammates warm market list

### TRAINING

- DIME/DOLLARS practice, practice, practice!! Use in appointments
- Attend weekly communication event with Team
- Review/watch online training videos

**NOTES:**
WEEK 5
GET LIFE APPOINTED:
Now that you are licensed it’s time to get appointed with companies and start selling!

Go to: www.eagentapp.com

New recruits will need to register as a “New User”
  o Create your user name and password

Enter authorization code: 145241 (Please note prior to clicking the link)

Complete registration page

Appointment type: Individual (please note prior to clicking the link)

Recruiter information
  o Ask your Recruiter/Upline if you do not have this information

Complete appointment application: personal information, address, background information, resident and non-resident state appointment, agreement, review and electronic signature
  o To set up the Electronic Signature it will ask you/the new recruit three personal security questions. Please make sure to answer these questions carefully because if answered incorrectly the system will kick you out and state “Manual Submission”.
  o When you return to document review make sure there are two green checks in each column before submitting the application. If it does not have two green checks that means information is still required that you may have missed/skipped.

If you have any problems please contact the CAPITALChoice Home Office at 706.453.1995

Turnaround time getting appointed…

Once you complete the application and the Licensing Department submits the information to Transamerica, you should receive an email with your producer ID number typically within 48 hours. Paper applications will typically take close to a week to process.

*If you, the new recruit, are already licensed during enrollment make sure that you send a copy of your resident state license to the Home Office and complete the Transamerica online appointment as well.
SETUP AND GETTING STARTED:

➤ You (new recruit) will receive a welcome letter and phone call from the Home Office once you become appointed with Transamerica
  o This email has information that will be beneficial in helping direct you on where to get started with your business.
  o Includes documents on product partners, agent training, Fast Start Bonuses and contacts for Transamerica should you have questions.

➤ Transamerica’s ANI Website: www.agentnetinfo.com
  o Register as a new user
  o Familiarize yourself with ANI – important tabs/links
    ▪ Education Resources Tab: includes recorded webinars and training videos
    ▪ Email Documents Tab: preferred means of submitting paper documents
    ▪ Forms Tab: all application forms and questionnaires
    ▪ IGO eApp Tab: helps eliminate errors & speed up processing times
    ▪ Pending Reports Tab: monitoring policy status and update
    ▪ Product Information: product guides & underwriting guides
    ▪ Software Tab: download quoting software
    ▪ TransMarketing – Supplies Tab: client brochures

➤ Register for an iGo system login (first initial, last name, “5352”) so you can fill out electronic life insurance applications with customers

Approved Product Partners:

➤ Term Insurance - Transamerica Life; Fidelity Life; Family Life; United Home Life

➤ Fixed/Indexed Annuities – Allianz; Athene; Voya; Jackson National; American Equity

➤ Long-term Care Insurance - Asset Wealth Management – John Hancock, Genworth, MetLife, Mutual Of Omaha; Allianz LTC; MedAmerica

➤ Disability Income Insurance - Genesis Financial Disability Income Center – Union Central Life
GET ANNUITY & LONG TERM CARE APPOINTED:

- **Annuities & LTC**: Register online for Asset Wealth Management appointment
  - Login to the CAPITALChoice Associate Website: Go to “Forms and Information” in the Recruiting and Licensing Folder under the Main Menu – click on “Online Contracting for Annuities & LTC pdf” and follow the directions.
    - Register as a new user
    - Create agent profile – SSN, last name, email, password – you can use either SSN or National Producer Number
    - This process will allow you to enter your information once for multiple carriers.
    - Once you have completed all the information and answered all the necessary questions you will then be able to upload a copy of your license, E&O certificate, and select which carriers you wish to get appointed with without having to fill out contracting paperwork for each

  For questions contact Asset Wealth Management at 800.550.5774

SELLING AND RECRUITING:

You don’t just sell, and you don’t just recruit… you recruit and sell as you go!

- Continue meetings from your Top 25 list!
- Focus on finding 3 new Associates for your team - from your Warm Market List - with your Field Trainer
- Focus on 3 life sales per week
- Continue to build your referral program
RECRUITING:

- Assist in your new teammate’s licensing process.
  - Check that they are on the Fast Trak schedule.
  - Help them with their training material – what did you find most helpful?
- Set up field training for your new team members with your Field Trainer. Remember some of the very first training appointments that you went on…
  - What questions did you have?
  - What helped you most?
  - Work on selling and recruiting… remember any teammate on their team is on YOURS!

Be a Recruiter

- Sell the CRUSADE
- Sell the DREAM
- Recruit in the RIGHT MARKET
  - Age 25-45
  - Married
  - Children
  - Household income of $30,000 +
  - Own a home or stable renter
  - Honest
- Build with the POWER OF 3
  - Recruit 3 good people
  - Teach and help them recruit 3 people
  - Repeat, repeat, repeat
- Get new recruits in the field FAST
  - Field train for sales referrals AND recruits
  - Field train with new associates’ best friends
  - Get 50% + new recruits licensed and in the business
- Communicate
  - Meetings, phone calls, emails, one on ones, etc.
- Recognition
  - Praise all accomplishments
- Build personal relationships – Let your team know…
  - You care about them
  - You care about their family
  - You care about their dreams
  - You care about their goals
  - You’ll stand with them when the going gets tough
  - You’ll celebrate with them when they win
- Build a Team – Every new recruit should be taught that their number one responsibility is to Build a Team! Two main keys to building a team:
  - #1 Key – YOU must feel good about CCFG… what we do and what we stand for
  - #2 Key – YOU must be able to get others (clients and recruits) to feel the same way
The Magic of “THE POWER OF 3”

“Explosive growth is achieved through MULTIPLICATION”

UNDERSTAND “THE POWER OF 3”

**ADDICTION**

<table>
<thead>
<tr>
<th>YOU</th>
<th>VS.</th>
</tr>
</thead>
<tbody>
<tr>
<td>+ 3</td>
<td>+ 3</td>
</tr>
<tr>
<td>X 10</td>
<td>X 3</td>
</tr>
<tr>
<td>30</td>
<td>9</td>
</tr>
</tbody>
</table>

The Key to the CCFG Opportunity:

- Build A Team
- Teach Your People To Build A Team

Recruiting Should Lead To Licensing:

- Your Goal – License 100%
- Real Recruiting Leads To Licensing
- Get New Recruits In The Field Fast Within 2-3 Days
- License A Minimum Of 50% Of Your New Recruits
- Teach Your New Recruit How To Build A Team

**MULTIPLICATION**

<table>
<thead>
<tr>
<th>YOU</th>
<th>9 Teammates</th>
<th>27 Teammates</th>
<th>81 Teammates</th>
<th>243 Teammates</th>
<th>729 Teammates</th>
<th>2,187 Teammates</th>
</tr>
</thead>
<tbody>
<tr>
<td>+ 3</td>
<td>X 3</td>
<td>X 3</td>
<td>X 3</td>
<td>X 3</td>
<td>X 3</td>
<td>X 3</td>
</tr>
</tbody>
</table>
SET UP MEETINGS FROM TOP 25 LIST:

The best way to learn is by experience. Set up meetings from your, and your new teammate’s, Warm Market Lists with your Field Trainer.

The Setup:

- Set a training schedule with your new teammate and Field Trainer. Attempt to have your training appointments on the same night of each week. This way you and your business partner do not have conflicting schedules (Ex. 7:00 pm Thursday night or 10:00 am Saturday morning).
- Use your new teammate’s “Top 25 List” to setup the initial appointments.
- Try and have your appointments set within 2-3 days of your initial contact.
- If your prospective client is married make sure that the spouse is available for the meeting. Remember you are presenting a financial education and most couples make a joint decision when it comes to finances.

The Appointment:

- Know how to dress for your appointment and settings.
- Make sure that you and your new teammate have had time to go over the background of your prospective client. (Name, Age, Marital Status, Occupation, Children, etc.)
- Get to the table! This will create a more professional setting. It will also allow you to use your CCFG approved marketing materials more effectively.
- Allow your business partner/Field Trainer to conduct the majority of the meeting. You are just getting started. They have the experience. Do give your input throughout the meeting. Remember you are business partners. Do not solicit the sale of a product until you are properly licensed. The training sale must be made by your business partner.
- Always be Prospecting!! After you have conducted your financial education presentation, is a great time to ask for referrals. **Remember that you are not only prospecting for new clients but for new teammates.**

The Review:

- Remember this is field “training” not “watching”! Ask questions. Review the meeting with your business partner.
- Go through any policies that might have been completed by the prospective client. You have to make sure that they are properly completed and that you understand all information. This is crucial to you being able to conduct appointments by yourself, after you are licensed, as well as train new teammates.

**Most new Associates will need a minimum 3 field training appointments with their Field Trainer before they feel comfortable enough to go on appointments by themselves. Make a least 1 of your field training appointments come from a referral you received. It is very important to remember that even when you are licensed and you no longer need your Field Trainer to assist you on your appointments, they are always available to help you should anything arise that you are unsure of.**
ATTEND WEEKLY COMMUNICATION EVENT WITH TEAM:
The best way to learn is from others who have been where you are and are doing what you want to do!

- Attend local meetings – either at local places or via the phone/webinars with other CCFG Associates
- Organize weekly office meetings with your Field Trainer and other local CCFG Associates
- Connect with CCFG Associates via Linkedin, Facebook and Social Media to watch for notifications of calls and/or meetings organized by other Teams and Associates

REVIEW AND WATCH ONLINE TRAINING VIDEOS:
The CCFG Associate Website offers many training tips including videos.

- Transamerica – Agent Training: located under the CAPITALChoice ToolBox. This document includes links to several videos which include product overview, how to complete an application, how to run a quote, and so much more.
- Webinar & Presentation Library Folder: Located under the main menu on the left hand side of the Associate Website.
## WEEK 6 – TO DO’s

<table>
<thead>
<tr>
<th>MARKET YOUR BUSINESS</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Design and order your business cards</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PROMOTIONAL PROGRAMS</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Establish requirements for promotions with Upline/RMD</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Write down your timeline and goal for your hierarchy promotions</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BONUS PROGRAMS</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Review the CCFG Bonus Program</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Review the CCFG Fast Start Bonus Program</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RECRUITING</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Set up field training with <strong>YOUR</strong> new team members and your Trainer, using your new teammates Warm Market List</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Assist in the licensing/enrollment process of new team members – Fast Trak Manual</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Focus on Power of 3!</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SELLING</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Continue to work your Warm Market List with Field Trainer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Set up client appointments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue to build Referral Program: obtain a minimum of three future business partners and three future clients</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TRAINING</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Attend weekly communication event with Team</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Review/watch online training videos</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTES:**

____________________
____________________
____________________
____________________
____________________
MARKET YOUR BUSINESS:
A key part to your success is marketing yourself and your business. Any person that you pass; your neighbor, coffee shop barista, doctor, etc. may be a potential client and/or teammate – hand them one of your business cards!

- Design and order business cards
  - Vista Print is a great site to use for ordering – www.vistaprint.com
  - Template ideas, requirements, and logos can be found on the CCFG Associate Website – Under the Main Menu – Marketing Materials Folder
  - You can also email mkinnard@capitalchoicegroup.com for CCFG Logo’s for your business card.
  - Be creative and express your personality while also listing required disclosure and contact detail

PROMOTIONAL PROGRAMS:
You are now 6 weeks, 45 days into your Fast Trak program! You are an AMAZING Associate, let’s look at the next step for YOU to excel further, help others, and build your business BIGGER.

- Review the CCFG Promotion Guidelines which can be found on the CCFG Website in the CAPITALChoice ToolBox
  - CCFG Promotion Guidelines: In this document Levels 2-5 (Marketing Associate – Marketing Director) guidelines are only suggestions. Levels 6-11 (RMD – ENMDII) guidelines MUST be met in order to receive your promotion.

Now it’s time to establish what guidelines you must complete to get to levels 2-5 (Marketing Associate – Marketing Director) with your upline/RMD. Your RMD may decide to use the Suggested Guidelines listed in the CCFG Promotion Guidelines document or choose to come up with a different criteria for you to attain your promotions. Whichever you and your RMD decide upon write it down and set up a timeline/gameplan to help you achieve your promotions.
PROMOTIONAL PROGRAMS:

Promotion

REGIONAL MARKETING DIRECTOR (RMD)

- $10,000 in personal/downline placed life premium for (3) consecutive months +
  10 Life licensed Associates & 1 Securities Rep *(This individual can be the promoted RMD, they do not need an additional RR)*
- $10,000 in personal/downline placed life premium for (3) consecutive months +
  15 Life licensed Associates **OR**
- $10,000 in cash flow for (3) consecutive months

MARKETING DIRECTOR (MD)

- $7,500 in personal/downline placed life premium for (3) consecutive months +
  7 life licensed Associates **OR**
- $7,500 in cash flow for (3) consecutive months

ASSOCIATE MARKETING DIRECTOR (AMD)

- $5,000 in personal/downline placed life premium for (3) consecutive months +
  5 life licensed Associates **OR**
- $5,000 in cash flow for (3) consecutive months

SENIOR ASSOCIATE (SA)

- $2,500 in personal/downline placed life premium for (3) consecutive months +
  3 life licensed Associates **OR**
- $2,500 in cash flow for (3) consecutive months

MARKETING ASSOCIATE (MA)

- $1,250 in personal/downline placed life premium for (3) consecutive months +
  1 life licensed Associate **OR**
- $1,250 in cash flow for (3) consecutive months

ASSOCIATE (A)

- New teammate
PROMOTIONAL PROGRAMS CONT:

Ownership

**EXECUTIVE NATIONAL MARKETING DIRECTOR II (ENMD II)**

- Must develop and maintain a minimum of one 3rd Generation NMD
- Must be a Registered Representative with CCF Investments, Inc.

**EXECUTIVE NATIONAL MARKETING DIRECTOR (ENMD)**

- Must develop and maintain a minimum of one 2nd Generation NMD
- Must be a Registered Representative with CCF Investments, Inc.

**SENIOR NATIONAL MARKETING DIRECTOR (SNMD)**

- Must develop and maintain a minimum of one 1st Generation NMD
- Must be a Registered Representative with CCF Investments, Inc.

**NATIONAL MARKETING DIRECTOR (NMD)**

- Must develop a minimum of 5 direct RMD base shops and maintain a minimum of one direct RMD base shop
- Must be a Registered Representative with CCF Investments, Inc.

**SENIOR MARKETING DIRECTOR (SMD)**

- Must develop and maintain a minimum of 1 direct RMD base shop
- Must be a Registered Representative with CCF Investments, Inc.

**REGIONAL MARKETING DIRECTOR (RMD)**
BONUS PROGRAMS:
Now that you are on your way to a successful business you probably want to know how you can make more money! CAPITALChoice offers Builder’s Bonus points to you.

Refer to the Bonus Program Guideline in the CAPITALChoice ToolBox on the CCFG Associate Website

Builder’s Bonus Points

QUARTERLY BUILDER’S BONUS

The quarterly builder’s bonus payouts are based on a point system along with minimum production levels. Below is a listing of eligible points to be earned in a quarter.

- Life Appointment with primary life (Transamerica) = 1 point
- Securities Registration with CCF Investments = 2 points

*Associates will earn points at each time a benchmark is hit.

Examples:
- An associate becomes appointed with Transamerica in the 1st quarter of 2014, that individual earns one point. The same associate becomes registered with CCF Investments in the 3rd quarter of the same year, that individual earns two points.
- If a fully licensed individual joins CCFG and becomes appointed with Trans and CCF, that individual earns 3 points in that quarter.

BASE SHOP

Eligibility Requirements:
- Must be a Regional Marketing Director (RMD)
- Must be in good standing with CCFG

How to Qualify:
- Must earn a minimum 4 points from appointments and/or registrations, & have $25,000 in non-personal base shop production for the quarter.

Bonus Payout Structure:
- 4 points = 3 commission points
- 6 points = 4 commission points
- 8 points = 5 commission points
- 10 points = 6 commission points
- 12 points = 7 commission points

** Production Credit will based on Placed/Paid Premium and paid GDC and paid GFC

Examples:
- RMD earns 4 points (4 life appointments) + $25,000 in non-personal BS PC = $25,000 x 3 commission points = $750 bonus.
- RMD earns 6 points (1 fully appointed teammate, 3 life appointments) + $50,000 in non-personal BS PC = $50,000 x 4 commission points = $2,000 bonus.
- RMD earns 10 points (1 fully appointed teammate, 2 CCF appointments, 3 life appointments) + $100,000 in non-personal BS PC = $100,000 x 6 commission points = $6,000 bonus.
BONUS PROGRAMS CONT:

Builder’s Bonus Points

NATIONAL MARKETING DIRECTOR (NMD)

Eligibility Requirements:
- Must be a National Marketing Director (NMD)
- Must be in good standing with CCFG

How to Qualify:
- Must earn 12 points & have $100,000 in NMD Production (levels 7 & 8) during the quarter.

Bonus Payout Structure:
- 12 points = 2 commission points
- 18 points = 2.5 commission points
- 24 points = 3 commission points
- 30 points = 3.5 commission points
- 36 points = 4 commission points

** Production Credit will based on Placed/Paid Premium and paid GDC and paid GFC

Examples:

- NMD earns 12 points (2 fully appointed & 6 life appointments) + $100,000 in non-personal NMD PC = $100,000 x 2 commission points = $2,000 bonus.

- NMD earns 24 points (3 fully appointed teammates, 3 CCF appointments, and 9 life appointments) + $300,000 in non-personal NMD PC = $300,000 x 3 commission points = $9,000 bonus.

- NMD earns 36 points (6 fully appointed teammates, 2 CCF appointments, 14 life appointments) + $500,000 in non-personal NMD PC = $500,000 x 4 commission points = $20,000 bonus.
BONUS PROGRAMS CONT:

Personal Bonus Points

**QUARTERLY PERSONAL LIFE BONUS**

New Qualifying Categories:
- $3,500 - $7,500 = 3.0 commission points
- $7,501 - $12,500 = 3.5 commission points
- $12,501 - $17,500 = 4.0 commission points
- $17,501 - $22,500 = 4.5 commission points
- $22,501 + = 5.0 commission points

** Production Credit will based on Placed/Paid Premium
** $10,000 max per policy

Examples:
- An Associate places $5,000 in LB premium for the quarter. He/she would earn a $150 ($5,000 * 3 commission points) quarterly bonus.
- An Associate places $18,000 in LB premium for the quarter. He/she would earn a $720 ($18,000 * 4.0 commission points) quarterly bonus.

**QUARTERLY SECURITIES/ANNUITIES BONUS**

Qualifying categories equals GDC for securities and GFC for fixed/indexed annuities.

Qualifying Categories:
- $25,000 - $45,000 = 2.00 commission points
- $45,001 - $60,000 = 2.25 commission points
- $60,001 - $75,000 = 2.50 commission points
- $75,001 - $100,000 = 2.75 commission points
- $100,001 - $125,000 = 3.00 commission points
- $125,001 - $150,000 = 3.50 commission points
- $150,001 - $200,000 = 4.00 commission points
- $200,001 + = 5.00 commission points

** Production Credit will based on paid GDC and paid GFC

Examples:
- An RMD or above generated $250,000.00 in GDC commission which paid them $187,500.00 and bonus of (5%) which equals $12,500.
- A MD generated $75,000.00 in GDC commission which paid them $52,500.00 and a bonus of (2.75%) which equals $2,062.50.
BONUS PROGRAMS CONT:

Rules

**BASE SHOP BUILDER’S BONUS**

- Must be RMD or above and in good standing with company during the entire calendar quarter and at the time of the bonus payment
- Must be securities registered with CCF Investments, Inc.
- Only first-time appointments and registrations will count
- Must meet minimum team and personal quality of business guidelines
- Each calendar quarter stands alone for purposes of qualification and payment
- Production Credit will based on Placed/Paid Premium paid GDC and paid GFC

**NMD TEAM BUILDER’S BONUS**

- Must be NMD or above and in good standing with company during the entire calendar quarter and at the time of the bonus payment
- Must be securities registered with CCF Investments, Inc.
- Only first-time appointments and registrations will count
- Must meet minimum team and personal quality of business guidelines
- Each calendar quarter stands alone for purposes of qualification and payment
- Production Credit will based on Placed/Paid Premium paid GDC and paid GFC

**PERSONAL PRODUCER BONUS (LIFE)**

- ALL Associates are eligible and must be in good standing with CAPITALChoice Financial Group during the entire calendar quarter and at the time of bonus payment
- Must meet minimum personal quality of business standards
- Each calendar quarter stands alone of purpose of qualifications and payment
- Production Credit will based on Placed/Paid Premium

**PERSONAL PRODUCER BONUS (SECURITIES & ANNUITIES)**

- ALL Associates are eligible and must be in good standing with CAPITALChoice Financial Group during the entire calendar quarter and at the time of bonus payment
- Must be Securities registered with CCF Investments, Inc. in order to receive securities bonus credit
- Must meet minimum personal quality of business standards
- Each calendar quarter stands alone for purposes of qualification and payment
- Production Credit will based paid GDC and paid GFC
BONUS PROGRAMS CONT:

FAST START BONUS

CAPITALChoice would like to reward you for getting off to a Fast Start in your new business. You have the chance to earn up to $1,500 in bonuses for taking advantage of your CAPITALChoice Opportunity. All you have to do is “Just Work!!”

➤ Visit the CAPITALChoice Toolbox on the Associate Website for the Fast Start Bonus Rules and Request Form

Bonus 1:
Place 10 life applications within the 1st 6 months after becoming appointed with CAPITALChoice’s primary life carrier and receive a:

$500 Bonus

Bonus 2:
Place $250,000 in fixed & index annuity new money within your 1st 6 months of being licensed and receive a:

$500 Bonus

Bonus 3:
Place $250,000 in securities new money with CCF Investments within the 1st 6 months after your registration with FINRA/State has been completed and receive a:

$500 Bonus
BONUS PROGRAMS CONT:

Rules to THE FAST START

- Associate must be in good standing with CAPITALChoice Financial Group in order to receive bonus payment.
- A life policy must be in-force within the first 6 months of the Associate’s appointment date with the primary life carrier in order to receive credit. NOT SUBMITTED.
- All fixed and index annuity trades must be processed before the end of the Associate’s 6 month window in order to receive credit.
- All securities trades must be processed before the end of the Associate’s 6 month window in order to receive credit.
- Securities registration begins once the Registered Rep has completed all exams and/or has been informed by CCFI that they have been deemed active by both FINRA and their resident state.
- All bonuses will be paid as earned. If you complete bonus requirements before the completion of your 6 months, you will receive your bonus.
  - Ex. 10 life apps placed and paid within 3 months = bonus earned & received in 3 months
- Winners must meet minimum guidelines established at the discretion of CAPITALChoice for business quality during their 6 month period.
**LIFE FAST START BONUS TRACKER!**

<table>
<thead>
<tr>
<th>CLIENT</th>
<th>POLICY#</th>
<th>SUBMIT DATE</th>
<th>PLACED DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* See CAPITALChoice Website for complete details
SELLING AND RECRUITING:
You don’t just sell, and you don’t just recruit… you recruit and sell as you go!

- Continue meetings from your Top 25 list!
- Focus on finding 3 new Associates for your team, from your Warm Market List, with your Trainer
- Focus on 3 life sales per week
- Continue to build your referral program

RECRUITING:

- Assist in your new teammates licensing process.
  - Check that they are on the Fast Trak schedule.
  - Help them with their training material – what did you find most helpful?
- Set up field training for your new team members with your Field Trainer. Remember some of the very first training appointments that you went on…
  - What questions did you have?
  - What helped you most?
  - Work on selling and recruiting… remember any teammate on their team is on YOURS!

ATTEND WEEKLY COMMUNICATION EVENT WITH TEAM:
The best way to learn is from others who have been where you are and are doing what you want to do!

- Attend local meetings – either at local places or via the phone/webinars with other CCFG Associates
- Organize weekly office meetings with your Field Trainer and other local CCFG Associates
- Connect with CCFG Associates via Linkedin, Facebook and Social Media to watch for notifications of calls and/or meetings organized by other Teams and Associates

REVIEW AND WATCH ONLINE TRAINING VIDEOS:
The CCFG Associate Website offers many training tips including videos.

- Transamerica – Agent Training: located under the CAPITALChoice ToolBox. This document includes links to several videos which include product overview, how to complete an application, how to run a quote, and so much more.
- Webinar & Presentation Library Folder: Located under the main menu on the left hand side of the Associate Website.
# WEEK 7 – TO DO’s

<table>
<thead>
<tr>
<th>NEW RECRUIT TRAINING</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Help set up life &amp; health insurance exam for new team Associate(s)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RECRUITING</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Set up field training with <strong>YOUR</strong> new team members and your Trainer, using your new teammate’s Warm Market List</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Have at least one new teammate!</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Assist in the Fast Trak Manual process</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SELLING</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Continue to work your Warm Market List with Field Trainer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue to build Referral Program: <strong>obtain a minimum of three future business partners and three future clients</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TRAINING</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Attend weekly communication event with Team</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Review/watch online training videos</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTES:**

_________________________________________________________________________

_________________________________________________________________________

_________________________________________________________________________

_________________________________________________________________________

_________________________________________________________________________

_________________________________________________________________________
WEEK 7

NEW TEAM MEMBER LICENSING AND REGISTRATION:

- Refer to Week 1 to assist your new teammate(s) with the licensing and registration process
- Help to set up/schedule your new teammate(s) exams

SELLING AND RECRUITING:

You don’t just sell, and you don’t just recruit… you recruit and sell as you go!

- Continue meetings from your Top 25 list!
- Focus on finding 3 new Associates for your team, from your Warm Market List, with your Trainer
- Focus on 3 life sales per week
- Continue to build your referral program

RECRUITING:

- Assist in your new teammates licensing process.
  - Check that they are on the Fast Trak schedule.
  - Help them with their training material – what did you find most helpful?
- Set up field training for your new team members with your Field Trainer. Remember some of the very first training appointments that you went on…
  - What questions did you have?
  - What helped you most?
  - Work on selling and recruiting… remember any teammate on their team is on YOURS!

ATTEND WEEKLY COMMUNICATION EVENT WITH TEAM:

The best way to learn is from others who have been where you are and are doing what you want to do!

- Attend local meetings – either at local places or via the phone/webinars with other CCFG Associates
- Organize weekly office meetings with your Field Trainer and other local CCFG Associates
- Connect with CCFG Associates via Linkedin, Facebook and Social Media to watch for notifications of calls and/or meetings organized by other Teams and Associates

REVIEW AND WATCH ONLINE TRAINING VIDEOS:

The CCFG Associate Website offers many training tips including videos.

- Transamerica – Agent Training: located under the CAPITALChoice ToolBox. This document includes links to several videos which include product overview, how to complete an application, how to run a quote, and so much more.
- Webinar & Presentation Library Folder: Located under the main menu on the left hand side of the Associate Website.
<table>
<thead>
<tr>
<th>WEEK 8 – TO DO’s</th>
<th>DATE FINISHED</th>
<th>AGT/MGR INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BUSINESS PLAN</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Build your One Page Game Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>NEW RECRUIT TRAINING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Repeat entire Fast Trak process with each new Associate on your team</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>RECRUITING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Set up field training with <strong>YOUR</strong> new team members and your Trainer, using your new teammates Warm Market List</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Have at least one new teammate!</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Have 3 new Associates on your Team!</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>SELLING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue to work your Warm Market List with Field Trainer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue to build Referral Program: obtain a minimum of three future business partners and three future clients</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TRAINING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Attend weekly communication event with Team</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Review/watch online training videos</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTES:**

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
BUILDING YOUR ONE PAGE GAME PLAN:

One of the most important parts for a successful business is building your plan. Please complete the following to help you get started!

Visit the Tool Box on the bottom of the CCFG Associate Website Home page for helpful tools such as the CCFG Promotion Guidelines and also the CCFG Quarterly Bonus Program

Mission: Why does this business exist?

Vision: What are you building?

Objectives: What results will you measure?
BUILDING YOUR ONE PAGE GAME PLAN CONT:

Strategies: How will you build your business?

Action Plans: What is the work to be done?
WEEK 8

NEW TEAM MEMBER FAST TRAK TRAINING:

- Set weekly meetings to review the Fast Trak Manual with your new teammate(s)
  - Make sure to initial their weekly To-Do lists as they check items off
- Help to set goals and a timeline for building a business

SELLING AND RECRUITING:

You don’t just sell, and you don’t just recruit… you recruit and sell as you go!

- Continue meetings from your Top 25 list!
- Focus on finding 3 new Associates for your team, from your Warm Market List, with your Trainer
- Focus on 3 life sales per week
- Continue to build your referral program

RECRUITING:

- Assist in your new teammates licensing process.
  - Check that they are on the Fast Trak schedule.
  - Help them with their training material – what did you find most helpful?
- Set up field training for your new team members with your Field Trainer. Remember some of the very first training appointments that you went on…
  - What questions did you have?
  - What helped you most?
  - Work on selling and recruiting… remember any teammate on their team is on YOURS!

ATTEND WEEKLY COMMUNICATION EVENT WITH TEAM:

The best way to learn is from others who have been where you are and are doing what you want to do!

- Attend local meetings – either at local places or via the phone/webinars with other CCFG Associates
- Organize weekly office meetings with your Field Trainer and other local CCFG Associates
- Connect with CCFG Associates via LinkedIn, Facebook and Social Media to watch for notifications of calls and/or meetings organized by other Teams and Associates

REVIEW AND WATCH ONLINE TRAINING VIDEOS:

The CCFG Associate Website offers many training tips including videos.

- Transamerica – Agent Training: located under the CAPITALChoice ToolBox. This document includes links to several videos which include product overview, how to complete an application, how to run a quote, and so much more.
- Webinar & Presentation Library Folder: Located under the main menu on the left hand side of the Associate Website.
# WEEK 9 – Scorecard

**How Many Appointments Did I Have This Week?**
- Recruiting Interviews: [ ] Yes [ ] No  How Many ________
- Referrals From Appointments: [ ] Yes [ ] No  How Many ________
- Field Training Appointments: [ ] Yes [ ] No  How Many ________

**How Many Life Apps Did I Submit This Week?**
- Teammates Submitted: [ ] Yes [ ] No  How Many ________

**Did I Recruit Any New Teammates This Week?**
- Did My Team Recruit Any New Teammates: [ ] Yes [ ] No  How Many ________

**Did I Receive Any Commission This Week?**
- Did My Team Receive Commission: [ ] Yes [ ] No  How Much $__________
- Did I Receive Overrides  [ ] Yes [ ] No  How Much $________

**Did I Attend Conference Calls, Webinars, Other Communication With Team?**
[ ] Yes  [ ] No

**Did I Schedule Appointments For Next Week?**
[ ] Yes  [ ] No  How Many ________

**Did I Meet With And Work With My Teammates On Their Training?**
[ ] Yes  [ ] No

---

NOTES

---

Associate______________  AGT/MGR______________
# NEW TEAMMATE TRACKER!

<table>
<thead>
<tr>
<th>NAME</th>
<th>START DATE</th>
<th>TRANSAMERICA APPT/DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
WEEK 10 – Scorecard

How Many Appointments Did I Have This Week? ____________
- Recruiting Interviews: □ Yes □ No  How Many ____________
- Referrals From Appointments: □ Yes □ No  How Many ____________
- Field Training Appointments: □ Yes □ No  How Many ____________

How Many Life Apps Did I Submit This Week? ____________
- Teammates Submitted: □ Yes □ No  How Many ____________

Did I Recruit Any New Teammates This Week? □ Yes □ No  How Many _____
- Did My Team Recruit Any New Teammates: □ Yes □ No  How Many _____

Did I Receive Any Commission This Week? □ Yes □ No  How Much $________
- Did My Team Receive Commission: □ Yes □ No  How Much $________
- Did I Receive Overrides □ Yes □ No  How Much $________

Did I Attend Conference Calls, Webinars, Other Communication With Team? □ Yes □ No

Did I Schedule Appointments For Next Week? □ Yes □ No  How Many ______

Did I Meet With And Work With My Teammates On Their Training? □ Yes □ No

NOTES

__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________

Associate________________ AGT/MGR________________
WEEK 11 – Scorecard

How Many Appointments Did I Have This Week? ___________
- Recruiting Interviews: [ ] Yes [ ] No  How Many ________
- Referrals From Appointments: [ ] Yes [ ] No  How Many ________
- Field Training Appointments: [ ] Yes [ ] No  How Many ________

How Many Life Apps Did I Submit This Week? ___________
- Teammates Submitted: [ ] Yes [ ] No  How Many ________

Did I Recruit Any New Teammates This Week? [ ] Yes [ ] No  How Many ______
- Did My Team Recruit Any New Teammates: [ ] Yes [ ] No  How Many ______

Did I Receive Any Commission This Week? [ ] Yes [ ] No  How Much $________
- Did My Team Receive Commission: [ ] Yes [ ] No  How Much $________
- Did I Receive Overrides [ ] Yes [ ] No  How Much $________

Did I Attend Conference Calls, Webinars, Other Communication With Team? [ ] Yes [ ] No

Did I Schedule Appointments For Next Week? [ ] Yes [ ] No  How Many ______

Did I Meet With And Work With My Teammates On Their Training? [ ] Yes [ ] No

NOTES

__________________________________________________________

__________________________________________________________

__________________________________________________________

__________________________________________________________

__________________________________________________________

__________________________________________________________

__________________________________________________________

Associate________________ AGT/MGR________________
## WEEK 12 – Scorecard

### How Many Appointments Did I Have This Week? ____________
- Recruiting Interviews: [ ] Yes [ ] No How Many ________
- Referrals From Appointments: [ ] Yes [ ] No How Many ________
- Field Training Appointments: [ ] Yes [ ] No How Many ________

### How Many Life Apps Did I Submit This Week? ____________
- Teammates Submitted: [ ] Yes [ ] No How Many ________

### Did I Recruit Any New Teammates This Week? [ ] Yes [ ] No How Many ________
- Did My Team Recruit Any New Teammates: [ ] Yes [ ] No How Many ________

### Did I Receive Any Commission This Week? [ ] Yes [ ] No How Much $__________
- Did My Team Receive Commission: [ ] Yes [ ] No How Much $__________
- Did I Receive Overrides [ ] Yes [ ] No How Much $__________

### Did I Attend Conference Calls, Webinars, Other Communication With Team?  [ ] Yes [ ] No

### Did I Schedule Appointments For Next Week? [ ] Yes [ ] No How Many ________

### Did I Meet With And Work With My Teammates On Their Training? [ ] Yes [ ] No

---

**NOTES**

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

__________________________  ____________________________
Associate  AGT/MGR
CONGRATULATIONS!
YOU ARE ON YOUR WAY!

Always:

- Stay EXCITED about our MISSION to help people have a BETTER FINANCIAL FUTURE
- BUILD A TEAM to help as MANY people as possible and BUILD a SECURE INCOME FOR YOU AND YOUR FAMILY
- REMEMBER…we sell HOPE and OPPORTUNITY…we give GOOD PEOPLE a CHANCE to ACHIEVE THEIR DREAMS
- BUILD PERSONAL RELATIONSHIPS… let your TEAMMATES know you CARE
- LEAD BY EXAMPLE… DO IT FIRST and your TEAM WILL FOLLOW

- BUILD IT
- BUILD IT BIG
- BUILD IT RIGHT
- BUILD IT BIG RIGHT NOW